Want Ad. Rates.

ONE CENT PER WORD when paid in advance, No Ad. taken for less than TEN CENT3.

NO ADS, TAKEN FOR LESS THAN TWENTY-FIVE CENTS when phoned in or charged at the counter.

FOR BUSINESS CONTRACTS Phone Monroe 1 for the WANT AD MAN to call.

Lost and Found.

OST, LALY'S GOLD WATCH, EN Foute from Forest Hill to Southern Depot, by way of Forest Hill and Clay Street cars to Fourteenth and Main to depot; open face; initials "K. S. M." on back, Reward paid at 305 East Main.

SVE East Main.

STRAYED FROM 2324 EAST MARshall Street yellow Collie pup, white
breast and white feet; answers to
name of "Bruce." Reward if returned to above address.

LOST, DECEMBER 25, TWO COLLIES; male, black, tan and white; female, tan; names, "Rage" and "Dubbles." Reward for information. 2602 West Main.

Belp Wanted, Male.

WANTED, RAILWAY MAIL CLERKS; commoncement salary \$800; spring eximinations everywhere; candidates prepared free. FRANKLIN INSTI-TUTE, Dept. 410 J. Rochester, N. Y.

WANTED SEVERAL MEN WITH house to house canvassing experi-ence. Address E 194, care Times-Dispatch.

bispatch.

500 STRONG YOUNG MEN WANTED immediately for firemen or brakemen on nearby raliroads, good vision, account increasing business; 1,000 men sent to positions last three months; \$75-\$100 monthly; promotion. Address, stating age, w.gnt, height. Send stamp. RAILWAY ASSOCIATION, care Times-Ditpatch.

WANTED, TWO DRIVERS. APPLY C. F. SAUER CO., Twenty-first and Main.

BOYS WANTED: GOOD WAGES. AP-

BOYS WANTED; GOOD WAGES. AP-ply 7 A. M. and 5 P. M., AMERICAN GLASS WORKS, Hospital and Mill

WANTED, A DRUG MAN, AN ASSIST-ant, or man with some knowledge of the drug business. State salary expected. E 190, care Times-Dis-patch.

Situations Wanted, Male.

WANTED, BY A MALE STUDENT OF Massey's Business College, position as bookkeeper or assistant. Can give references. Address J 401, care Times-Dispatch.

Times-Dispatch.

WANTED, POSITION AS TRAVELING
salesman; four years' experience in
Carolinas and Virginia; young man;
hard worker; good references. H. B.,
504 Summit Avenue, Greensboro, N.
C. YOUNG MAN WANTS POSITION WITH

reliable house as salesman or office assistant Address B 78, care Times-Dispatch. COMPETENT BOOKKEEPER.

employed, can give time to small set of books for few hours daily. Ad-dress BOOKS, Box 187, Richmond. WANTED, A POSITION AS FARM manager; willing to work, sober and industrious, single, JOHN BROWN, care Casselman & Co.

Belp Wanted, Female.

GIRL FOR NORTH; WAGES \$20 ticket furnished. CITY EMPLOY-MENT BUREAU, 120 North Eighth. YOUNG LADIES AND GIRLS DESIR-ing positions with pleasant sur-roundings and good pay cannot do better than write or apply to THE WHILOCK BRANCH. Twenty-thic and Cary Streets, Richmond. Va.

HERVANT FOR GENERAL HOUSE-work. Apply at once 1484 East Main

WANTED, A WASHERWOMAN, AP-ply 1508 West Avenue.

WANTED, YOUNG LADIES BETWEEN the ages of 18 and 22 years to be-PHONE EXCHANGE 711 East Grace

Situations Wanted, Female. WANTED.—A LADY WISHES POSI-tion as companion for elderly lady or mother's help. Box 25, Keswick, Va.

WANTED, POSITION BY INTELLI-gent stenographer at once. Best references. Address MISS M. M., Box 375, City.

375. City.

COMPETENT DOUBLE-ENTRY BOOKkeeper, experienced in legal and
commercial stenography, desires position. Address BOOKKEEFER, care
General Delivery, Petersburg, Va. A LADY OF EXPERIENCE, WISHES a position as stenographer and assistant bookkeeper. Address B 80, care Times-Dispatch.

Professional Belp Wanted. THE VIRGINIA TEACHERS' BUREAU with teachers of all grades on short notice. REV. R. W. CRIDLIN, Man-ager, 33 East Tenth Street, Manches-ter Wa. "Phone 5578.

Solicitors and Salesmen.

IF A CHANGE IS CONTEMPLATED IN
your present connection the first of
the year, it will pay you to look
into the PRUDENTIAL'S NEW LOW
COST ALL-GUARANTEED POLICY,
best seller on earth, because it is
PRACTICAL POLICY FOR PRACTICAL PEOPLE, First-class proposition for a few good men. Address
W. B. ALLEN, Manager, 201-202
American National Bank Building,
CIGAR SALESMAN WANTED; EXPErience unnecessary; big pay. GLOBE
CYCAR CO. Cleveland, Ohio.

rience unnecessary; big pay. CIGAR CO., Cleveland, Ohio WANTED, FIRST-CLASS RETAIL shoe salesman; quick promotion for good man, Address B 87, care Times-Dispatch, stating age, qualifications character, references and salary. FIRST-CLASS RETAIL

Business Opportunities.

WANTED. AT ONCE. A PARTY FULLY equipped to cut, saw, dry and de liver f. c. b. cars at Dixon Station A. C. L. R. R., North Carolina, s distance of about six miles, a tract c about 5,000,000 feet of mostly original pine timber. M., care Box 898, Richmond, Va.

A COMPLETE SHOW, \$75, 1F SOLD this week. Apply 521 West Broad.

Boarding.

LARGE, BRIGHT AND ATTRACTIVE rooms for rent, with or without board. Reasonable rates. References required. 412 North Eight Street. Phone Madison 7589.

TWO GENTLEMEN OR A COUPLE for nicely furnished, heated room. 11 South Third.

WANTED, BOARDERS FOR LARGE, beautiful, sunny rooms, 103 East Grace.

Rooms for Rent.

WHEN YOU COME TO RICHMOND stop where you can get a clean, comfortable bed for 50 cents; central refued neighborhood; free use of phone and bath. Excellent meals served next door. No. 1002 East

114 EAST CLAY-NICELY FURNISH od front racins; central; transients; 'phone.

'phone.
FOR REN'T, A VERY PLEASANT, nicely furnished, front, second floor room, extra size, with three large windows; beth and telephone convenient. 12 South First Street.

Real Estate for Rent.

FOR RENT, STORE STAND, WITH post-office; good chance for the right man. P. B. LEWIS, Margo, Va.

Real Estate Wanteb.

WANTED, TO BUY FARM ABOUT 600 acres, with some timber, in central portion of Virginia, Address B 78, care Times-Dispatch.

Real Estate for Bale.

FARMS AND TIMBER LANDH.—MY
new catalogue contains 400 farms
and timber lands; best bargains in
Virginia. I pay your railroad fare.
Write for free catalogue. Address
J. R. ELAM, Box 257, Charlottesville,
Va.

FOR SALE, WEST END LOTS, ON Grace, Main, Leonard, Cary and Park Avenue streets. Apply 615 Brook Avenue. Phone Madison 1467. Virginia Farms.—J. E. White, "The Land Man," Charlottesville, Va. Inclose 5 cents for catalogue,

Flats for Rent

FOR RENT, TO SENATORS OR LEG-islators. I have t-room furnished flat strictly new and modern, heated, gas and electricity, on Franklin btreet, near Fifth; will rent for Jan-uary and February as a whole, or will rent the rooms separately. Best references given and required Ad-dress B 84, care Times-Dispatch.

Flats Wanted.

WANTED, BY A COUPLE FOR THREE months, furnished and heated apartment of three or four rooms for light housekeeping, west of Flith Street, between Main and Broad Streets. Address B 74, care Times-Dispatch, stating terms and location.

Dersonals.

UNUSUALLY HANDSOME CHRIST-MAS PACKAGES ALLEGRETTI CHOCOLATES, ONE TO FIVE POUNDS. RICHMOND HOMOEO-PATHIC PHARMACY, FIFTH AND MAIN.

RICHMOND REFINING COMPANY

THE DEMAND FOR BETTER GRADES of corsets is increasing; no longer is the stiffly boned corset the most desirable one, but pliant models arther rule for the most elegant and chic creation, the cut and boning being of equal importance to lend that grace of movement jo much desired by the well dressed. MIS. A. J. PYLE, 317 North Fifth Street.

MERRY XMAS TO ALL THE LADIES OF RICHMOND, AND IF YOU WANT TO BE HAPPY ALL THE NEW YEAR HAVE A NICE SUIT MADE AT J. BROWN'S 421 WEST GRACE STREET. 'PHONE MADISON (\$40,

LEAVE ORDERS NOW CHRISTMAS PACKAGES ALLEGRETTI CHOCO-LATES, NOTHING BETTER, RICH-MOND HOMOEOPATHIC PHARMA-CY, FIFTH AND MAIN.

HUMAN HAIR BOUGHT AND SOLD at HUGHES'S 209 North Third. WE CLEAN YOUR SUIT LIKE NEW
for 75c and \$1.00. Pants pressed, 10c.
Repairing reasonable. Velvet col-

Repairing reasonable. Velvet collars, \$1.00 up. Ladies coats lines \$1.00 up. Suits pressed, 40c and 50. BEAZLEY, 200 East Main. Monro ABSOLUTE PURITY AND FREEDOM from organic matter—five gallons for 25c—Holly Springs Lithia Water 'Phones: Madison 6232 and 5621.

LET US STRIP YOUR WINDOWS AND doors and save coal bills. Best weather strip used. 'Phone Madison 7897 for prices. SOUTHERN TENT AND AWNING CO.

ASK YOUR GROCER FOR THE BEST sausage made. It's SMITHFIELD.

CHRISTMAS CANDLES AND CHRIST-MAS CIGARS; BIG VARIETY; OR-DER NOW; THE VERY BEST. RICHMOND HOMOEOPATHIC PHARMACY, FIFTH AND MAIN.

Potices.

NOTICE IS HEREBY GIVEN THAT the American Assurance Company of Philadelphia, Pa., has decided to withdraw from the State of Virginia, and that it has no outstanding liabilities in said State, all policies having been cancelled. The company has no policies in force in Virginia at the present time.

at the present time.

NOTICE IS HEREBY GIVEN THAT
the German Union Fire Insurance
Company of Baltimere, Md., has decided to withdraw from the State
of Virginia, and that it has reinsured
all of its outstanding policies in the
Globe and Ruigers' Insurance Company of New York. The company
has no policies in force in Virginia
at present.

postpones indefinitely the dance to be given to-night at the Fraternity Hall.

TABLE AND MEDICINAL WATER without a peer—five gallons for 25c, delivered—Holly Springs Lithia Water, Phones: Madison 6232 and 5621, ter. 'Phones: Madison 6232 and 5621.

THE INDEPENDENT MAN IS THE one who has laid away something out of his earnings. Deposit your savings in the FIRST NATIONAL BANK OF RICHMOND, a strong, sato institution, backed by \$2,000,000 capital and profits, and become independent. Three per cent. Interest allowed. Banking house No. 1104 East Main Street.

CHOS. W. GARDNER, LAWYER— General practice; loans on real es-tate.

WANTED, THE PUBLIC TO KNOW that Jahnke Bros., Jewelers, 912 East Main Street, buy sell, exchange and remount diamonds in the latest styles, Old gold and silver taken in exchange.

Wanted.

WANTED, TO BUY FOR CASH, HOUSE hold goods in any quantity. 'Phone Madison 3851

WANTED, A 25 TO 40-HORSEPOWER portable boiler, locomotive type; must be in good condition. P. O. Box 186.

MILEAGE — WANTED, TO BUY UN-used mileage book. Give full par-ticulars, price, etc. Address J 396, care Times-Dispatch.

care Times-Dispatch.

WANTED, PRIVATE SCHOOL, SMALL children. Address H., 407 North Seventh Street, Richmond, Va.

WANTED, TO BUY HOUSEHOLD FURniture of all kinds for cash. Madison 3218.

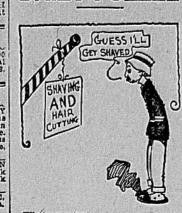
FIRST-CLASS LAUNDRESS WANTS gentlemen's or family washing. Call or write B. ANDREWS, 23 West Jackson. WANTED, YOU TO KNOW THAT WE olean, alter and repair corsets; bones shortened, corsets lengthened, etc. MRS. A. J. PYLES, 317 North Fifth Street.

WANTED, FURNITURE AND HOUSE-hold-effects to sell at auction. Im-mediate returns. MAYO SALVAGE CORPORATION, 1402 East Main, Phone Madison 7316.

Millinery.

ALL OF MY MILLINERY AND READY-made suits, waists, coats and other garments for ladies and children we are now soiling at a great re-duction. We make no charge for alternions. Mils. JULIUS BEAR, 1425 East Main Street.

DAILY PUZZLE



What country?

ANSWER TO YESTERDAY'S PUZZLE.

For Sale.

UNUSUALLY HANDSOME CHRIST-MAS PACKAGES ALLEGRETTI CHOCOLATES, ONE TO FIVE POUNDS. RICHMOND HOMOEO-PATHIC PHARMACY, FIFTH AND MAIN.

FOR SALE, BUGGIES, SURREYS AND runabouts, new and second hand, at special prices. T. H. DUKE & CO., 304 Brook Avenue.

HOW ABOUT YOUR WINDOW shades? We make the best at lowest prices. Also drape your curtains, Satisfaction guaranteed. 'Phone Madigon 7397.

OR SALE, CHEAP, IRON "KING" heater; selling because coal is so cheap. Apply 1105 North Twenty-ntth Street.

YOU ARE CORDIALLY INVITED TO inspect our stock of buggles, surreys and wagons of every description in our new showrooms. A. MEYER'S 50NS, 131 East Cary. JUST PUT ON SALE DRUMMER'S sample trunk of overcosts. Original cost. \$15 to \$25; our price. \$8 to \$12.50. JACOBS LOAN OFFICE. FOR SALE, GROCERY STORE, STOCK, fixtures, wagon and harness. Apply 822 North Twenty-third.

FOR SALE, 25 NEW GENTS' SUITS, costing upward to \$29; our price, \$9 to \$11. JACOBS'S LOAN OFFICE.

LEAVE ORDERS NOW CHRISTMAS PACKAGES ALLEGRETTI CHOCO-LATES; NOTHING BETTER. RICH-MOND HOMOEOPATHIC PHARMA-CY, FIFTH AND MAIN.

IF YOU ARE IN NEED OF WAGONS of any description on or before the 1st of January it will pay to call at BRISTOW'S, 15 North Eighteenth Street. Large stock to select from. Money sayed.

BURNT WHEAT.—ANOTHER CAR-load burnt wheat. \$1.50 per 100 pounds; chep: good feed for chick-ens. W. J. TODD, 426 North Sixth Street.

WAGONS AND BUGGIES TO SUIT you at RICHARDSON BROS., 615 you at RICHA Brook Avenue.

CHRISTMAS CANDIES AND CHRIST-MAS CIGARS; BIG VARIETY; OR-DER NOW; THE VERY BEST. RICHMOND HOMOEOPATHIC PHARMACY, FIFTH AND MAIN.

Poultry-Bet and Libe Stock. WANTED, TO BUY A HORSE AT PRI-vate sale direct from owner; must be good work horse, sound and gen-tle and suitable for a lady to drive. E 129, care Times-Dispatch.

Remobal Rotice.

EDWIN PHATP, FUNERAL DIREC-tor and Embalmer, has removed his office and undertaking rooms to 119 North Eighth Street. Office 'phone, Madison 131; residence 'phone, Madi-son 3239-J, for night and Sunday calls.

Coal and Winnin.

WOOD, OAK OR PINE LONG OR sawed any length to suit, split ready for the stove at same price. Our coal is clean and freeburning. Phone us for prices before buying, Madison 6913. NORTH CAROLINA WOOD AND COAL CO., 827 Brook Avenue.

WOOD THAT BURNS AND GIVES heat; with damper turned, gives more heat and lasts longer. When draft is on half of heat goes out chimney. I have the right kind. LONG'S. 'Phone Monroe 1320.

Aliscellaneous.

FOR MAN OR BEAST. FRAYSER'S NERVE AND BONE LINI-ment, Over forty years' test proves it the best, 25c a bottle at all drug-elate

SHOE REPAIRING. 75C, HALF-SOLE MEN'S SHOES; I.A. dies', 80c. Every pair sewed. Best leather. DREW'S ELECTRIC SHOE FACTORY, 715 East Main. 'Phone Monroe 267, Will send for shoes and return.

COLE'S HOT BLAST.

COLE'S HOT BLAST STOVES SAVE you one-third coal. This is the only hot blast stove made. ELBA HARD-WARE CO., Henry and Broad.

BUCHANAN'S NIGHT SCHOOL. BOOKKEEPING, CIVIL SERVICE branches and elocution. 908 East Clay Street.

FLORIST. FUNERAL DESIGNS, \$1 TO \$2. M. A. WHITTY,

BAKERY.

3-POUND JELLY ROLLS, 25C; 2-pound raisin cake, 25c; a nice pound cake, 25c. Ladles' day Friday, December 31. Sample for each lady that calls, DRINKARD'S, 423½ North Slyth. calls. Sixth.

STOVES.

WINTERTIME IS HERD. SEE THE EVANS HARDWARE CO., for stoves, We have the best and cheapest hot blast stove on the market, 700 West Broad.

STORAGE. CLEAN, DRY STORAGE ROOMS; LOW rates. TOMPKINS, 207 West Broad

CUTLERY. SEE US FOR CARVING SETS, KNIVES and forks, pocket knives, scissors, etc. Largest assortment and lowest prices in town. ELBA HARDWARE CO.

BICYCLES.

THREE OUT OF EVERY FIVE CHILdren want a bloycle for Christmas. Why not please them with an all-the-year-around pleasure-giver. Remember, we carry the finest stock in the South for children and grown folks. All stock fresh and new. Don't forget the place—235 West Main, next square west of Monto Park. T.A. QUISENBERRY. 'Phone Madison 4014. ANTIQUES

I HAVE A FEW CHOICE PIECES OF genuine antique furniture to be sold at a bargain. Specialty in repairing and polishing antique furniture. All kinds of repairing. C. E. LYDA, 412 West Main.

Miscellaneous.

EDISON AMBEROLA,

\$200.00—THE FINEST MUSICAL IN-strument ever made. Come and hear it. C. B. HAYNES & CO. RAZORS AND STROPS

WE HAVE THE BEST RAZOR AND strop made. Prices low, ELBA HARDWARE CO.

BAKERY.

EVERYTHING GOOD AT MUELLER'S New York Electric Bakiry, First-class homemade bread, cakes and pies a specialty, 410 West Broad Street, 'Phone Madison 2589. WE HAVE A FULL LINE OF BOYS wagons and men's sporting goods at the lowest prices. EVANS HARD-WARE CO., 700 West Broad. CHINA NOVELTIES.

DAINTY ODD PIECES OF HAND-painted china, white china for decor-ating, colors, brushes and oils. Man-ufacturers of Roman Gold. Agent for the Relevation China Klina. China painting taught. Write for prices. SIERKRATT'S CHINA ART STORE, 508 Thirteenth Street, N. W., Wash-ington, D. C. ANTIQUES,

ORIGINAL ANTIQUE FURNITURE; furniture repaired, polished and packed; upholstering, etc. L. N. ARNALL 318 Brook Avenue. 'Phone Madison 6277. FLOOR STAINS AND POLISH.

FLOOR STAINS AND FURNITURE polish. Moving requires staining and polishing of floors. See us for everything in this line; also slack lime. ELBA HARDWARE CO., Henry and Broad. HOUSE PAINTS. THE BEST PAINTS IN THE CITY Try once and see for yourself. ELBA HARDWARE CO.

COLUMBIA GRAPHOPHONES AND RECORDS. DOUBLE DISC RECORDS, 65C; INDE-structible Cylinder Records, 35c. Graphophones on easy payments. Re-pairing. THE TALKING MACHINE 60, 207 North Fifth.

CHAIR SEATS. WE CAN SELL YOU 15, 20 AND 25 cent fiber chair sents, all sizes, for 10 cents each. EVANS HARDWARE CO., 760 West Broad.

XMAS PRESENTS. SEE US BEFORE BUYING YOUR XMAS cutlery. We carry a fine line of carv-ers, table cutlery, scissors, pocked knives and razors at the very low-est prices. EVANS HARDWARE CO. 700 West Broad Street.

Meetings.

THE REGULAR ANNUAL MEETING of the stockholders of the German-American Banking and Building Co. will be held at the company's office. Room 2. Ebel Building, on WEINESDAY, 12TH DAY OF JANUARY, 1916, at 1 o'clock P. M. CHAS. K. WILLIS, Secretary-Treasurer.

Secretary-Treasurer.

THE ANNUAL MEETING OF THE stockholders of the Rosney Iron and Lumber Company. Limited, will be held at the office of the company, at Rosney. In Buckingham county, in the State of Virginia, on the 10th day of January, 1910, between the hours of 3 and 4 o'clock P. M. for the purpose of electing two directors and for the transaction of such other business as may be brought before said meeting.

SIMON P. WEAVER,

The Savings Bank of Richmond,
Richmond, Va., Dec. 22, 1909.
HE ANNUAL MEETING OF THE
stockholders of this bank will be
held at the banking house THURS-DAY, JANUARY 13, 1919, at 4 o'clock
P. M.

JAMES M. BALL. Cashler.

Union Bank of Richmond,
Richmond, Va., Dec. 23, 1909.
THE REGULAR ANNUAL MEETING
of the stockholders of the Union Bank
of Richmond, Va., will be held in its
banking house on Thursday, January
13, 1910, at 12 o'clock noon.
GEORGE-W. CALLL
Cashler.

Cashler.

FHE ANNUAL MEETING OF THE stockholders of the First National Bank of Richmond, Va., for the election of directors and for such other business as may properly come before said meeting, will be held in the directors' room of said bank, No. 1104 East Main Street, Richmond, Va., 12 o'clock noon, TUESDAY, JANUARY 11, 1910.

JNO. M. MILLER, JR., Cashler, Virginia Trust Company,
Richmond, Va., Dec. 29, 1909.
HE ANNUAL MEETING OF THE
stockholders of this company will
be held at the office of the company
in the city of Richmond, Va., on
TUESDAT, JANUARY 18, 1910, at 12
O'Clock, Boon.

o'clock noon.

L D. AYLETT. THE ANNUAL MEETING OF THE THE ANNUAL MEETING OF THE shareholders of the American National Bank of Richmond will be held at its office in the city of Richmond, Va., on TUESDAY, JANUARY 11, 1910, at 12 M., for the election of directors for the enauing year, and for the transaction of such other business as may properly come before the meeting. O. B. HILL, Cashler.

THE ANNUAL MEETING OF THE stockholders of the Virginia State Fair Association, Inc., will be held in the assembly room, Murphy's Hotel, Eighth and Broad Streets, Richmond. Va., at 8:15 F. M. MONLAY, JANUARY 10, 1910.

VIRGINIA STATE FAIR ASSOCIATION, INC.

THE ANNUAL MEETING OF THE

ASSOCIATION, INC.
THE ANNUAL MEETING OF THE stockholders of the South Atlantic Life insurance Company will be held in the company's office. Richmond, Va., at 12 noon JANUARY 12, 1910. THE REGULAR ANNUAL MEETING
of the stockholders of the National
State Bank, Richmond, Va., will be
held in its banking house on TUESDAY, JANUARY 11, 1910, at 12
o'clock.
WILLIAM M. HILL,
Cashler.

Office Guarantee Building Corporation,
Times Building Corporation,
Richmond, Va., Dec. 27, 1909.
THE ANNUAL MEETING OF THE
stockholders of this corporation will
be held at its office, No. 6 North
Tenth Street, Richmond, Va., TUESDAY, JANUARY 11, 1910. at 4:30
"clock F. M.
GEORGE C. JEFFERSON,
Secretary,

THE ANNUAL MEETING OF THE stockholders of the Drewry-Hughes Company will be held TUESDAY, JANUARY 11, 1910, at 12 o'clock noon, in the office of the company. No. 1412 East Cary Street.

W. F. DANCE.

Secretary.

Bank of Commerce and Trusts.
Richmond, Va., Dec. 28, 1909.
THE ANNUAL MEETING OF THE stockholders of the Bank of Commerce and Trusts will be held at the offices of the bank. Ninth and Main Streets, on TUESDAY, JAN-UARY 11, 1910, at 2 0'clock P. M. CHAS, A. PEFILE.

Georetary,

Dividend Rotices.

Union Bank of Richmond.
Richmond, Va., Dec. 16, 1309.
HE BOARD OF DIRECTORS OF
the Union Bank of Richmond, Va.,
have this day declared a semi-annual
dividend of 8 per cent, on its capital
stock, payable to stockholders on
and after January 3, 1910.
GEORGE, W. CALL,
Cashler.

Dividend Rotices.

The Virginia Fire and Marine

Insurance Company, Richmond, Va., Dec. 22, 1809.

Richmond, Va., Dec. 22, 1809.

DIVIDEND.—THE DIRECTORS OF this company have declared a semi-annual dividend of 5 per cent. (free of tax), payable on and after January 3 next. Checks for this dividend will be malled to all stock-holders of record this date. All changes of address should be promptly notified the company.

Transfer books closed from this date until January 4, 1810.

WM. H. McCARTHY.

Secretary.

THE PLANTERS NATIONAL BANK

THE PLANTERS NATIONAL BANK OF RICHMOND, VA., DECEMBER 22, 1909.

THE DIRECTORS OF THIS BANK HAVE TO-DAY DECLARED A DIVI-DEND OF NINE PER CENT. ON THE CAPITAL STOCK OF THE BANK (FREE OF TAXES), OUT OF THE EARNINGS OF THE PAST SIX MONTHS, PAYABLE ON AND AFTER JANUARY 8, 1910.

RICHARD H. SMITH, CASHIER.

Virginia-Carolina Chemical Co., Office of Treasurer, Richmond, Va., Dec. 14, 1909. DIVIDEND NO. 57.

THE BOARD OF DIRECTORS HAVE
this day declared a dividend of two
(2) per cent., the same being consecutive quarterly dividend No. 57
on the preferred stock of this company, payable January 15, 1910, when
checks will be mailed to all preferred
stockholders of record at the close
of business December 21, 1909. The
preferred stock books will be closed
from 3 P. M. on Friday, December
31, 1909, to 10 A. M. Monday, January 17, 1910.

B. W. TRAVERS.

Treasurer.

Atlantic Coast Line Railroad Co.,
Office of the Treasurer.
Wilmington, N. C., Dec. 27, 1909.
THE BOARD OF DIRECTORS OF ATlantic Coast Line Railroad Company has declared a dividend of 3 per cent. on the Common Capital Stock of that company, payable at the office of the treasurer, at Wilmington, N. C., on and after January 10, 1910. to stockholders of record on the 18th day of December, 1909. The 17th day of December, 1909, at 3 o'clock P. M., to the 11th day of January, 1910, at 10 o'clock A. M., both dates inclusive.

JAMES F. POST,
Treasurer.

Richmond, Va., Dec. 24, 1908.

Richmond, Va., Dec. 24, 1909. Richmond, Va., Dec. 24, 1909.
C. A MEETING OF THE BOARD OF Directors of the MERCHANTS NATIONAL BANK, held this day, a dividend of TEN PER CENT., out of the earnings for the past six months, was declared payable December 31, 1909, to the stockholders of record that date, December 31, 1909.

THOS. B. McADAMS,
Cashier.

Cashier.

City Bank of Richmond.

THE DIRECTORS OF THIS BANK
have declared the usual semi-annual
dividend of 3 per cent., payable on
and after January 3, 1910.

J. W. SINTON.
Cashier.

National State Bank.
Richmond, Va., Dec. 23, 1999.
HE BOARD OF DIRECTORS OF this bank have declared a semi-annual dividend of 31-2 per cent., payable on and after January 3, 1910.
WILLIAM M. HILL,
Cashior.

Cashior.

Capitol Savings Bank,
Richmond, Va., Dec. 27, 1909.

THE DIRECTORS OF THIS BANK
have declared the quarterly dividend,
of 1 per cent. payable on and after
January 3, 1910. Checks will be
malled.

RO. M. Cashier.

National Bank of Virginia.

Richmond, Va. December 22, 1909.

THE BOARD OF DIRECTORS OF this bank have to-day declared a semi-annual dividend of 3 per cent, payable on and after January 3, 1910.

Checks will be malled to stockholders.

W. M. ADDISON, Cashier, 22, 1909. RO. M. KENT, JR., Cashier

THE BOARD OF DIRECTORS OF THE Commonwealth Bank, Inc., has this day declared a semi-annual dividend of 3 per cent., payable on or after January 3, 1910. Checks will be mailed to parties entitled to the same.

W. L. WALTERS,
Cashier,

Bankrupt Dotices.

NOTICE OF FIRST MEETING OF CREDITORS.

In the matter of WILLIAM E. CARTER.

Bankrupt.

IN THE DISTRICT COURT OF THE UNITED STARES FOR THE EAST-ERN DISTRICT OF VIRGINIA:
To the Creditors of WILLIAM E. CAR.
TER, of Richmond, in the County of Henrico and District Aforesald—Bankrupt;
Notice is hereby given that on the 822d day of December, A. D. 1909, the said WILLIAM E. CARTER was duly addudicated bankrupt, and that the Sailing January 20

WHITE STAR LINE

ORIENT CRUISE O ITALY and EGYPT

Via Azores, Madeira, Gibraltar, Algier Seal WILLIAM E. CARTER was duly addudicated bankrupt, and that the

Nabe said WILLIAM E. CARTER was duly
adjudicated bankrupt, and that the
ichich rest meeting of his creditors will be
held in my office, Rooms Nos. 892 and
893, American National Bank Building.
ear, Richmond. Va., on the 8TH DAY CF
ther JANUARY, A. D. 1910, at 10 octock
bein the forenoon, at which time the said
oreditors may attend, prove their
calims, appoint a trustee, examine the
benkrupt and transact such other business as may properly come before said
meeting.

THOS. B. SNEAD, Referee in Bankruptcy. December 27, 1909.

Sealed Proposals. SEALED BIDS WILL BE RECEIVED
by the undersigned at 1808 Enslow
Avenue, Highland Park (suburb of
Richmond), Va. until 12 NOON DE-CEMBER 31, 1909, for \$50,000 thirtyyear straight improvement bonds,
town of Highland Park, bearing 4½,
5 or \$½ per cent. Interest, according to accepted bid, payable semiannually.
Certified check for \$500 must accompany bid.
Right is reserved to reject any
and all bids.
For further information address
E. M. McClure.
Chairman Finance Committee.
SEALED PROPOSALS FOR FURNISH

SEALED PROPOSALS FOR FURNISHE ing the Central State Hospital, Petersburg, Va., with supplies for three months, beginning January 12, 1810, and ending April 6, 1910, will be re-ceived at the hospital until 6 P. M. JANUARY 10, 1910. The special board of directors re-serves the right to reject an) or all bids.

bids.
All supplies are to be delivered at the hospital free of charge.
Lists and character of articles desired may be obtained at the hospital or from S. J. HURT. S. J. HURT. Steward.

Summer Resorts.

NATURAL BRIDGE HOTEL

For Rest and Recreation Virginia's leading all-the-year mountain resort. Write for illustrated bookiet, to-day C. H. PAXTON, Natural Bridge, Va.

æchools.

MEDICINE-DENTISTRY-PHARMACY

UNIVERSITY COLLEGE OF MEDICINE PURM

WILL WED MISS TAFT

George Hogg Snowden Gets License to George Hogg Snowden Gets License to
Marry President's Niece.

NEW YORK, December 28.—George
Hogg Snowden, twenty-six years old,
of beattle, has obtained a license at
City Hall to wed Miss Louise Witherbee Taft, daughter of Henry W. Taft,
brother of the President. The wedding will be held at the Taft home
here December 30.
President and Mrs. Taft are expected in New York early Wednesday
to attend the wedding. Only members
of the two families will be present on
account of the recent death of the
President's sister-in-law, Mrs. Horace
Taft, in Connecticut.
The bride and bridegroom will take
a honeymoon trip for six or eight
months in Europe, and will make their
home in Seattle.

The Confederate Museum TWELFTH AND CLAY STREETS, OPEN 9 A. M. TO 5 P. M. ADMISSION, 25c. SATURDAY FREE

ELEVENTH AND CLAY STREETS Open daily from 10 A. M. to 5 P. M. Admission E. Free on Saturdays

The Valentine Museum

Kauroads. Achmond, Fredericksb'g & Potomac R. R. TO AND FROM WASHINGTON AND BEYOND.

Leave Richmond | Arrive Richmond

ACCOMMODATION TRAINS—WEEKDAYS, Leave Byrd St. Sta. 1.30 P. H. for Fredericksburg, Leave Elbs Sts. 7.30 A. M., G.30 P. M. for Ashland, Arrive Byrd St. Sts. 2.25 A. M. from Predericksb's, Arrive Elbs Sts. G.40 A.M., 6.30 P. M. from Ashland.

*Daily, † Weekdays, † Sundays only. All trains to or from Byrd Street Station (except trains leaving 4, 50 a.m. and arriving 1,10 night) atop at Elba. Time of arrivals and departures not guaranteed Read the signs. Chesapeake & Ohio Railway

9:00 A. Daily—Fast trains to Old Foint, New 4:00 P. J port News and Norfolk.
7:40 A.—Daily Local to Newport News.
5:00 P.—Daily. Local to Old Point.
2:00 P. Daily—Louisville and Cincinnati. Pulling P. J mans.
6:45 P.—Daily "St. Louis-Chicago Special."

6:45 P.—Daily "St. Louis-Chicago Special." Pullmans:
8:30 A.—Daily—Charlottesville, Week days— Clifton Forge.
5:15 P.—Week days. Local to Gordonsville.
10:00 A.—Daily. L'burg. Lex., C. Forge.
5:15 P.—Week days. To Lynchburg.
TRAINS ARRIVE RICHMOND.
Local from East—8:25 A. M., 7:50 P. M.
Through from East—1:140 A. M., 6:35 P. M.
Local trom West—8:30 A. M., 9:50 A. M., 7:50
P. M.

M. Through—7:30 A. M., 2:45 P. M. James River Line—8:35 A. M. 6:00 P. M. Daily except Sunday. Southern Railway

TRAINS LEAVE RICHMOND.

N. B.—Following schedule figures published information and not guaranteed:
6:20 A. M.—Daily—Local for Charlotte.
10:45 A. M.—Daily—Limited—For all poin South. Pullman and Day Coaches.
6:00 P. M.—Ex. Sunday—Keysville Local.
11:45 P. M.—Daily—Limited, for all poin South. Pullman ready 9:30 P. M.

South. Pullman ready 9:30 P. M.
VONE BURED LINE.

South Pullman ready 9:30 P M.
YORK RIVER LINE.
4:30 P. M.—Ex. Sun.—To West Pt., connecting
for Baltimore Mon., Wed. and Fri.,
4:30 A. M.—Ex. Sun. and 2:13 P. M.—Mon.,
Wed. and Fri.—Local to West Point.
TRAINS ARRIVE RICHMOND. From the South: 7:00 A. M., 9:30 P. M., dally; 8:40 A. M., Ex. Sun., 4:10 P. M. Daily (Local), From West Point; 9:30 A. M., daily; 10:45 A. M., Wed. and Fri., 5:45 P. M., Ex. Sun.

S. E. BURGESS, D. P. A., 920 E. Main St. Phone Madison 455. 920 E. Main St. Phone Madison 455.
RIGHMOND AND CHESAPEAKE BAY MAILWAY COMPANY.
Schedule of electric trains to and from
Ashhand, stopping at intermediate stations upon
aignal. Lv. Richmond (Broad and Laurel Siss):
*6.055, *7:16, 8:105, 9:10, *9:10:10. 11:10 A. M.,
110, 2:10, 3:105, 4:10, 5:10, 6:20, 7:105, 8:10
10:10, 11:45 P. M. Lv. Ashhand: *5:55, *75, 8,
95, 10, *9:1 A. M., *12 M., *91, 2, 3, 45, 5, 6, 7,
*65, 9, 11 P. M.
* Daily except Sunday. ** Sunday only.

Daily except Sunday. Sunday only. SEABOARD AIR LINE.

Southbound trains scheduled to leave Richmond daily 9:10 A. M.—Local to Norlina. Raleigh, Charlotte, Wilmingten. 11:8 P. M.—Sleepers and coaches, Atlants, Birmingham, Savannah, Jacksoville and Forida points. 7:35 P. M.—To Florida points. 10:45 P. M.—Sleepers and coaches Symanah, Jacksoville, Atlanta, Birmingham and Memphia. Northbound trains scheduled to arrive Richmond daily: 4:25 A. M., 5:35 A. M., 4:53 P. M., 5:50 P. M.

Railroans.

Atlantic Coast Line

For Forms and South 120 A. M., 815 A. M., and 725 P. M.,
For Norfolk: 9:00 A. M., 3:00 P. M.,
For Norfolk: 9:00 A. M., 3:00 P. M.,
For N. & W. Ry., Westr 9:00 A. M., 12:10 and
9:00 P. M.,
For Petersburg: 1:20 A. M., 8:13 A. M., 9:00 A.
M., 12:10 P. M., 3:00 P. M., 3:30 P. M., 6:00
F. M., 7:25 P. M., 9:00 P. M., and 1:300 P. M.
For Goldaboro and Fayetteville: 3:30 P. M., 6:10
A. M., 7:10 P. M., 8:13 S. 11:40 A. M., 9:10
A. M., 7:10 P. M., 2:05 P. M., 6:50 P. M.,
8:00 P. M. and 10:55 P. M.,
Except Sunday. "Sunday only,
Time of arrival and departure and connections not guaranteed.
C. S. CAMPBELL D. P. A.

C. S. CAMPBELL D. P. A.

Richmond and Petersburg Electric Railway Cars jenve Manchester, Seventh and Perry Streets, for Petersburg; *0.7,8,9,10,711.*12.P. M., 1, 2, *3, 4, 3; **5:45.*6,7,8,*9, 10 P. M. 11:00 P. M. for Chester, 12:00 midnight fee 11:00 P. M. for Chester, 12:00 mldnight feet Petersburg. Care leave Petersburg foot Sycamore Street, for Manchester: 5:13, 6:15, **7:15, **7:35, 8:35, 9:35, **10:43, 1:25 A. M., 12:35, **1:25, 2:35, 3:35, **4:35, 5:35, 6:35, **7 35, 8:35, 9:35, **10:40, 11:40 P. M. Carries baggage and express. ** Limited, except Sundays and holidays. All care from Petersburg connect, with care for Richmond.

Norfolk & Western Railway ONLY ALL RAIL LINE TO NORROLK.
Schedule in Effect October 4, 1909,
Leave Byrd Street Station, Richmond, DAILY
FOR NORFOLK: 9:00 A. M., 3:00 P. M. FOR
LVNCHBURG AND THE WEST: 9:00 A. M.,
12:10 P M., 9:00 P. M. Arrive Richmond: From
Norfolk—11:30 A. M., 6:50 P. M., 10:45 P. M.
From the West—7:00 A. M., 2:05 P. M., 6:50 P. M.
Pullman, Parlor and Siceping Cars, Cale Dining
Cars

G. H. BOSLEY,
W. B. BEVILL,
D. P. A., Richmond, Va.
G. P. A., Roanoke
Va.

Steamboats.

OLD DOMINION LINE

Norfolk for New Fork daily cases.

P. M.

Fare: Between Richmond and Norfolk \$2, including stateroom berth; meals, 50 cents.

Trains via Norfolk and Western Ry, at 3 P. M. and Chesapeake and Ohio Ry, at 4 P. M. also connect with New York steamers.

Night line steamers Brandon and Berkeley, stop at Claremont wharf to land passengers and on signal to receive them. VIRGINIA NAVIGATION COMPANY. -

yirGinia Navigation Company.—
james River by daylight for Norfolk, Old Point,
Newport News and all James River landings.
Steamer Pocahoutas leaves Old Domision what.
Monday, Wednesday and Friday at 7:00 A. M.
Fare to Norfolk, \$1.13; second class, \$1.00; mest,
50 cents, Freight received for all landings on
James River.
Tickets on sale Q. D. S. S. Co.'s office, \$21 E.
Main St., or 809 E. Main St., The Jefferson and
blurphy's Hotel.

Baltimore Steam Packet Co. Equipped with wireless telegraphy.

TO BALTIMORE AND THE NORTH VIA NORFOLK AND OLD POINT. Leave Richmond Daily except Sunday via.

N. & W. Ry, 3:00 P. M., Norfolk 6:30 P. M.
C. & O. Ry, 4:30 P. M., Old Point 7:30 P. M.
O. D. S. S. Co. 7:00 P. M. (one day in Norfolk)
Va. Nay. Co. 6:30 A. M. (Monday, Wednesday

Tickets at all offices. For staterooms apply to H. M. BOYKIN, Agent, 830 East Main Street Merchants and Miners Transportation Co.

Norfolk to Boston, Mass., and Providence, R. I. Steamers leave Norfolk for Boston Sun., Tue. and Fri.; for Providence Mon., Thur. and Sat. at 6 P. M. Passengers and freight taken for all New England points. Tickets on sale at office C. & O. Ry, N. & W. Ry. S. H. Bowman, 708 East Main, and Rich. Trans Co., 809 E. Main.

"CINCINNATI"

80 DAYS \$325 UP

LEAVES N. Y, JAN. 29, 1910. 21st Annual Craise.

Most Comprehensive Arrangements,
Interesting Itineraries,
Finest and Largest Vessel Ever Sent.

cruises to the West Indies and South America HAMBURG-AMERICAN LINE 45 BROADWAY, M. Y.

ORIENT CRUISE

Sailing January 20 73 Days --- \$400 and up

All Expenses Included

CEDRIC CELTIC JAN. 5, FEB. 16, FEB. 2, MAR. 16

S. H. BOWMAN, 708 East Main Street. HICHMOND TRANSFER CO., 800 East Main Street.

. 9 Broadway, New York

HOTEL LANGHAM

(FORMERLY MARSEILLE) and GOLD GRILL Broadway and 103d Street, New York City. EXPRESS Subway at the Door, Most Beau ful Grill Room North of 42d St.

FINEST LOCATION ON THE WEST SIDE. One block from Riverside and overlooking the Hudson; 7 minutes to Grand Central Station; 10 minutes to Theatre and Shopping Districts; 18 minutes to Wall Street.

H. S. CLEMENT, Mauager.

SELECT FAMILY AND TRANSIENT HOTEL, Absolutely Fireproof and Containing Every Modern Convenience,

EUROPEAN PLAN. CAFE, RESTAURANT AND GRILL ROOM, Every room with bath. Apartments of any number of rooms, fur-nished or unfurnished. All Surface Cars Transfer to the Hotel,

ages of sixteen and twenty-two, to become telephone operators. Apply at the Telephone Exchange between the hours of 10 and 12 A. M., and 3 and 5 P. M. SOUTHERN BELL TELE-PHONE AND TELEGRAPH COMPANY OF VIRGINIA. 709 and 711 East Grace Street.

Bright, energetic and intelligent young ladies, between the